

With effect from 12 April 2024.

Intermediary Product Guide.

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Introducing our product range effective from 12 April 2024.

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First Time Buyers.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- If LTV exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all First Time Buyer products

2 year fixed rate (fixed until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.69%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	7.5	47KJ	
	5.09%		£0			7.5	47KK	
60% to 75%	4.79%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	7.5	47KL	
	5.19%		£0			7.6	47KM	
75% to 80%	4.94%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.6	48GU	
	5.34%		£0			7.6	48GV	
80% to 85%	5.09%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.6	48AJ	
	5.49%		£0			7.6	48AK	
85% to 90%	5.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £750,000	7.7	48AL	£500 cashback
	5.59%		£0			7.6	48AM	£500 cashback
90% to 95%	5.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £570,000	7.7	48AN	£500 cashback

2 year tracker rate (until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.64% (variable) at 0.39% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £2 million	7.7	46WS	
60% to 75%	5.69% (variable) at 0.44% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £2 million	7.7	46WT	
75% to 80%	5.94% (variable) at 0.69% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	7.7	46WU	
80% to 85%	5.94% (variable) at 0.69% above the BoE base rate***	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	No ERC	£5,000 to £1 million	7.7	46WV	

***Bank of England Base Rate, currently 5.25%

First Time Buyers.

3 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.3	47NI	
60% to 75%	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.3	46WX	
75% to 80%	4.84%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	7.3	48GW	
80% to 85%	4.99%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	7.4	48AP	
85% to 90%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £750,000	7.4	48AQ	£500 cashback
90% to 95%	5.34%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £570,000	7.5	47WY	£500 cashback

***Bank of England Base Rate, currently 5.25%

First Time Buyers.

5 year fixed rate with 5 year ERC (fixed until 30 June 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	6.7	48GX	
	4.49%		£0			6.8	48GY	
60% to 75%	4.44%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	6.8	48GZ	
	4.64%		£0			6.8	48HA	
75% to 80%	4.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	48HB	
	4.69%		£0			6.8	48HC	
80% to 85%	4.54%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	48HD	
	4.74%		£0			6.8	48HE	
85% to 90%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £750,000	7.0	47XB	£500 cashback
	4.94%		£0			6.9	47XC	£500 cashback
90% to 95%	5.29%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £570,000	7.0	48HF	£500 cashback

***Bank of England Base Rate, currently 5.25%

Movers.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- If LTV exceeds 75% all lending must be on a repayment basis
- Free Basic Valuation on all Residential Movers

2 year fixed rate (fixed until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.69%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.3	47LE	
	5.09%		£0			8.3	47LF	
60% to 75%	4.79%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million	8.3	47LG	
	5.19%		£0			8.3	47LH	
75% to 80%	4.94%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	48HG	
	5.34%		£0			8.4	48HH	
80% to 85%	5.09%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	48AU	
	5.49%		£0			8.4	48AV	
85% to 90%	5.44%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £750,000	8.5	48AW	£500 cashback
	5.59%		£0			8.4	48AX	£500 cashback
90% to 95%	5.89%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £570,000	8.5	48AY	£500 cashback

2 year tracker rate (until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.64% (variable) at 0.39% above the BoE base rate***	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million	8.5	46XY	
60% to 75%	5.69% (variable) at 0.44% above the BoE base rate***	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million	8.5	46XZ	
75% to 80%	5.94% (variable) at 0.69% above the BoE base rate***	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.6	46YA	
80% to 85%	5.94% (variable) at 0.69% above the BoE base rate***	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.6	46YB	

*Homeowner Variable Rate, currently 8.74%

***Bank of England Base Rate, currently 5.25%

Movers.

3 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.9	47NM	
60% to 75%	4.64%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million	7.9	46YD	
75% to 80%	4.84%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.0	48HI	
80% to 85%	4.99%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.1	48BA	
85% to 90%	5.24%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £750,000	8.1	48BB	£500 cashback
90% to 95%	5.34%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £570,000	8.2	47XE	£500 cashback

*Homeowner Variable Rate, currently 8.74%

Movers.

5 year fixed rate with 5 year ERC (fixed until 30 June 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.29%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	7.2	48HJ	
	4.49%		£0			7.2	48HK	
60% to 75%	4.44%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million	7.3	48HL	
	4.64%		£0			7.3	48HM	
75% to 80%	4.49%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	48HN	
	4.69%		£0			7.3	48HO	
80% to 85%	4.54%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	48HP	
	4.74%		£0			7.3	48HQ	
85% to 90%	4.89%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £750,000	7.5	47XH	£500 cashback
	4.94%		£0			7.4	47XI	£500 cashback
90% to 95%	5.29%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £570,000	7.6	48HR	£500 cashback

*Homeowner Variable Rate, currently 8.74%

Remortgages.

- Free valuation and a choice of either £300 cash back or free standard legals (free legals only available on loans of up to £1 million)**
- If LTV exceeds 75% all lending must be on a repayment basis

2 year fixed rate (fixed until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.84%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million**	8.3	47LZ		47MD	£300 cashback
	5.24%		£0							47ME
60% to 75%	4.94%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £2 million**	8.3	47MB		47MF	£300 cashback
	5.34%		£0							47MG
75% to 80%	5.34%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	48HS		48HU	£300 cashback
	5.74%		£0							48HV
80% to 85%	5.54%	HVR*, currently 8.74%	£995	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	48BF		48BK	£300 cashback
	5.94%		£0							48BL
85% to 90%	5.94%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £500,000	8.4	48BH		48BM	£300 cashback

2 year tracker rate (until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.64% (variable) at 0.39% above the BoE base rate***	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million**	8.4	47HW		46ZP	£300 cashback
60% to 75%	5.69% (variable) at 0.44% above the BoE base rate***	HVR*, currently 8.74%	£995	No ERC	£5,000 to £2 million**	8.5	47HX		46ZQ	£300 cashback
75% to 80%	5.94% (variable) at 0.69% above the BoE base rate***	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5	46ZE		46ZR	£300 cashback
80% to 85%	5.94% (variable) at 0.69% above the BoE base rate***	HVR*, currently 8.74%	£995	No ERC	£5,000 to £1 million	8.5	46ZF		46ZS	£300 cashback

*Homeowner Variable Rate, currently 8.74%

**Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity or shared ownership arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

***Bank of England Base Rate, currently 5.25%

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Remortgages.

3 year fixed rate (fixed until 30 June 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million**	7.8	47NQ		47NS	£300 cashback
60% to 75%	4.69%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £2 million**	7.8	47NR		47NT	£300 cashback
75% to 80%	4.99%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	7.9	46ZV		46ZZ	£300 cashback
80% to 85%	5.09%	HVR*, currently 8.74%	£995	3% until 30/06/2025, then 2% until 30/06/2026, then 1% until 30/06/2027	£5,000 to £1 million	8.0	46ZW		47AA	£300 cashback

*Homeowner Variable Rate, currently 8.74%

**Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity or shared ownership arrangements. This information must be given directly to the acting Conveyancer
- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Remortgages.

5 year fixed rate with 5 year ERC (fixed until 30 June 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million**	7.0	48HW		48IC	£300 cashback
	4.59%		£0							48ID
60% to 75%	4.54%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £2 million**	7.1	48HY		48IE	£300 cashback
	4.74%		£0							48IF
75% to 80%	4.89%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	48IA		48IG	£300 cashback
	5.09%		£0							48IH
80% to 85%	5.04%	HVR*, currently 8.74%	£995	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	48BP		48BU	£300 cashback
	5.24%		£0							48BV
85% to 90%	5.29%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £500,000	7.4	48BR		48BW	£300 cashback

*Homeowner Variable Rate, currently 8.74%

**Fee assisted legals are provided through TSB's nominated firms of conveyancer up to a maximum loan size of £1 million. Additional costs may become payable for:
 - Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity or shared ownership arrangements. This information must be given directly to the acting Conveyancer
 - Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

First Time Buyers

2 year fixed rate (fixed until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.14%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.5	47AT	£500 cashback
60% to 75%	5.24%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.6	47AU	£500 cashback
75% to 80%	5.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.6	47AV	£500 cashback
80% to 85%	5.39%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	7.6	47AW	£500 cashback
85% to 90%	5.49%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £500,000	7.6	47AX	£500 cashback

5 year fixed rate (fixed until 30 June 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	47AY	£500 cashback
60% to 75%	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	47AZ	£500 cashback
75% to 80%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	47BA	£500 cashback
80% to 85%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	47BB	£500 cashback
85% to 90%	4.89%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £500,000	6.9	47BC	£500 cashback

***Bank of England Base Rate, currently 5.25%

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Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Movers

2 year fixed rate (fixed until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.14%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.3	47BD	£500 cashback
60% to 75%	5.24%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	47BE	£500 cashback
75% to 80%	5.39%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	47BF	£500 cashback
80% to 85%	5.39%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.4	47BG	£500 cashback
85% to 90%	5.49%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £500,000	8.4	47BH	£500 cashback

5 year fixed rate (fixed until 30 June 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	47BI	£500 cashback
60% to 75%	4.64%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	47BJ	£500 cashback
75% to 80%	4.74%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	47BK	£500 cashback
80% to 85%	4.74%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	47BL	£500 cashback
85% to 90%	4.89%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £500,000	7.4	47BM	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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Shared Ownership.

- Shared Ownership is available for properties in England & Wales
- Free Basic Valuation on all Shared Ownership Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.24%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.3	47BN	£500 cashback
60% to 75%	5.34%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.3	47BO	£500 cashback
75% to 80%	6.04%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	47BP	£500 cashback
80% to 85%	6.14%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	47BQ	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity First Time Buyer products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

First Time Buyers

5 year fixed rate (fixed until 30 June 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	47BR	£500 cashback
60% to 75%	4.64%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	47BS	£500 cashback
75% to 80%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	47BT	£500 cashback
80% to 85%	4.74%	Follow-on tracker rate, 2.49% above the BoE base rate***	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	6.8	47BU	£500 cashback

***Bank of England Base Rate, currently 5.25%

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Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Homemover products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Movers

5 year fixed rate (fixed until 30 June 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	47BV	£500 cashback
60% to 75%	4.64%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	47BW	£500 cashback
75% to 80%	4.74%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	47BX	£500 cashback
80% to 85%	4.74%	HVR*, currently 8.74%	£0	5% until 30/06/2025, then 4% until 30/06/2026, then 3% until 30/06/2027, then 2% until 30/06/2028, then 1% until 30/06/2029	£5,000 to £1 million	7.3	47BY	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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Shared Equity.

- Shared Equity & Help to Buy is available for properties in England, Wales & Scotland
- Free Basic Valuation on all Shared Equity Remortgage products
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Remortgage (own Conveyancer)

2 year fixed rate (fixed until 30 June 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.24%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.3	47BZ	£500 cashback
60% to 75%	5.34%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.3	47CA	£500 cashback
75% to 80%	6.04%	HVR*, currently 8.74%	£0	2% until 30/06/2025, then 1% until 30/06/2026	£5,000 to £1 million	8.5	47CB	£500 cashback

*Homeowner Variable Rate, currently 8.74%

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Buy-to-Let.

- If cashback is applicable this will be paid to the customer via their solicitor, on completion
- Free Basic Valuation on all Buy to Let House Purchase products

House Purchase

2 year fixed rate (fixed until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.59%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	47NU	N/A
	4.89%		£995			9.1	47NV	N/A
	5.29%		£0			9.1	47RZ	N/A
60% to 75%	4.69%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.1	47NW	N/A
	4.99%		£995			9.1	47NX	N/A
	5.39%		£0			9.1	47SA	N/A

5 year fixed rate (fixed until 31 July 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.8	47NY	N/A
	4.59%		£995			7.8	47NZ	N/A
	4.79%		£0			7.8	47SB	N/A
60% to 75%	4.44%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.8	47OA	N/A
	4.59%		£995			7.8	47OB	N/A
	4.84%		£0			7.9	47SC	N/A

2 year tracker rate (until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.74% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.3	47OC	N/A
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.3	47OD	N/A

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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Buy-to-Let.

- Free valuation and a choice of either £300 cash back or free standard legals***
- If cashback is applicable this will be paid to the customer via their solicitor, on completion

Remortgage

2 year fixed rate (fixed until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.0	47XK	N/A	47XP	£300 cashback
	4.99%		£995			9.0	47XL	N/A	47XQ	£300 cashback
	5.39%		£0			9.0	47XM	N/A	47XR	£300 cashback
60% to 75%	4.89%	BVR*, currently 9.59%	£1,995	2% until 31/07/2025, then 1% until 31/07/2026	£25,005 to £1 million	9.0	47XN	N/A	47XS	£300 cashback
	5.09%		£995			9.0	47XO	N/A	47XT	£300 cashback
	5.39%		£0			9.0	47OJ	N/A	47OX	£300 cashback

5 year fixed rate (fixed until 31 July 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	4.39%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.6	47OK	N/A	47OY	£300 cashback
	4.59%		£995			7.6	47OL	N/A	47OZ	£300 cashback
	4.79%		£0			7.6	47OM	N/A	47PA	£300 cashback
60% to 75%	4.49%	BVR*, currently 9.59%	£1,995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£25,005 to £1 million	7.6	47ON	N/A	47PB	£300 cashback
	4.64%		£995			7.6	47OO	N/A	47PC	£300 cashback
	4.84%		£0			7.7	47OP	N/A	47PD	£300 cashback

2 year tracker rate (until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	Free Legals		Own Conveyancer	
							TSB Mortgage Pro code	Additional features	TSB Mortgage Pro code	Additional features
Up to 60%	5.74% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.2	47OQ	N/A	47PE	£300 cashback
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	£25,005 to £1 million	9.2	47OR	N/A	47PF	£300 cashback

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

***Fee assisted legals are provided through TSB's nominated firms of conveyancer. Additional costs may become payable for:

- Additional services such as change of name, transfer of equity, deed of postponement, any additional costs in relation to leasehold properties, acting in or discharging Help to Buy arrangements, discharging shared equity or shared ownership arrangements. This information must be given directly to the acting Conveyancer

- Our nominated firms of conveyancers will not act for remortgages where additional funds are raised to simultaneously extend the lease or remortgages which involve acting in ongoing shared equity or shared ownership arrangements.

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Product Transfers

- 2, 3 & 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million
- Available for existing mortgage customers (including Shared Equity & Shared Ownership) who wish to switch to a fixed or tracker rate

Residential

2 year fixed rate (until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.64%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.2	47XU	
	4.94%		£0			8.1	47PH	
60% to 75%	4.74%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.2	47XV	
	5.04%		£0			8.1	47PJ	
75% to 80%	5.34%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.3	48BX	
	5.64%		£0			8.3	48BY	
80% to 85%	5.44%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	48BZ	
	5.74%		£0			8.3	48CA	
85% to 90%	5.54%	HVR*, currently 8.74%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	48CB	
	5.84%		£0			8.3	47PP	
90% to 120%	6.09%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.4	47PQ	

2 year tracker rate (until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.64% (variable) at 0.39% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.4	47PR	
60% to 75%	5.69% (variable) at 0.44% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.4	47PS	
75% to 80%	5.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	47PT	
80% to 85%	5.94% (variable) at 0.69% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.5	47PU	
85% to 90%	6.19% (variable) at 0.94% above the BoE base rate**	HVR*, currently 8.74%	£995	No ERC	Up to £7.5 million	8.6	47PV	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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Product Transfers

Residential

3 year fixed rate (until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.54%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.7	47XW	
	4.79%		£0			7.7	47PX	
60% to 75%	4.64%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.7	47XX	
	4.89%		£0			7.7	47PZ	
75% to 80%	4.99%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.9	48CC	
	5.24%		£0			7.8	48CD	
80% to 85%	5.09%	HVR*, currently 8.74%	£995	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	Up to £7.5 million	7.9	48CE	
	5.34%		£0			7.9	48CF	

*Homeowner Variable Rate, currently 8.74%

Product Transfers

Residential

5 year fixed rate (until 31 July 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.34%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	6.8	47XY	
	4.49%		£0			6.8	47QF	
60% to 75%	4.49%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	6.9	47XZ	
	4.64%		£0			6.9	47QH	
75% to 80%	4.89%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.1	48CG	
	5.04%		£0			7.1	48CH	
80% to 85%	4.94%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.2	48CI	
	5.09%		£0			7.1	48CJ	
85% to 90%	4.99%	HVR*, currently 8.74%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.2	48CK	
	5.14%		£0			7.1	48CL	
90% to 120%	5.59%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.4	47QO	

*Homeowner Variable Rate, currently 8.74%

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Product transfers.

- 2 and 5 year rates
- Available up to 120% LTV
- Max loan size £7.5 million

Buy-to-Let

- Available for existing BTL mortgage customers who wish to switch to a fixed or tracker rate

2 year fixed rate (fixed until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.74%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.9	47QP	
	5.14%		£0			8.8	47QQ	
60% to 75%	4.84%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	8.9	47QR	
	5.24%		£0			8.9	47QS	
75% to 80%	5.39%	BVR*, currently 9.59%	£995	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.0	47QT	
	5.79%		£0			9.0	47QU	
80% to 120%	5.89%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	Up to £7.5 million	9.0	47QV	

2 year tracker rate (until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.74% (variable) at 0.49% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	Up to £7.5 million	9.1	47QW	
60% to 75%	5.89% (variable) at 0.64% above the BoE base rate**	BVR*, currently 9.59%	£995	No ERC	Up to £7.5 million	9.2	47QX	

5 year fixed rate (fixed until 31 July 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.44%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.3	47QY	
	4.64%		£0			7.3	47QZ	
60% to 75%	4.49%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.4	47RA	
	4.69%		£0			7.3	47RB	
75% to 80%	4.99%	BVR*, currently 9.59%	£995	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.6	47RC	
	5.19%		£0			7.6	47RD	
80% to 120%	5.34%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	Up to £7.5 million	7.7	47RE	

*Buy to Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

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Residential Additional Borrowing

2 year fixed rate (fixed until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.94%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.1	47RF	
60% to 75%	5.04%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.1	47RG	
75% to 80%	5.64%	HVR*, currently 8.74%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £2 million	8.3	48CM	

3 year fixed rate (fixed until 31 July 2027)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.79%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.7	47RI	
60% to 75%	4.89%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.7	47RJ	
75% to 80%	5.24%	HVR*, currently 8.74%	£0	3% until 31/07/2025, then 2% until 31/07/2026, then 1% until 31/07/2027	£10,000 to £2 million	7.8	48CN	

5 year fixed rate (fixed until 31 July 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.49%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	6.8	47RL	
60% to 75%	4.64%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	6.9	47RM	
75% to 80%	5.04%	HVR*, currently 8.74%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £2 million	7.1	48CO	

2 year tracker rate (until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	6.04% (variable) at 0.79% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4	47RO	
60% to 75%	6.09% (variable) at 0.84% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.4	47RP	
75% to 80%	6.34% (variable) at 1.09% above the BoE base rate**	HVR*, currently 8.74%	£0	No ERC	£10,000 to £2 million	8.5	47RQ	

*Homeowner Variable Rate, currently 8.74%

**Bank of England Base Rate, currently 5.25%

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Buy to Let Additional Borrowing

2 year fixed rate (fixed until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	5.14%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £1 million	8.8	47RR	
60% to 75%	5.24%	BVR*, currently 9.59%	£0	2% until 31/07/2025, then 1% until 31/07/2026	£10,000 to £1 million	8.9	47RS	

5 year fixed rate (fixed until 31 July 2029)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	4.64%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £1 million	7.3	47RT	
60% to 75%	4.69%	BVR*, currently 9.59%	£0	5% until 31/07/2025, then 4% until 31/07/2026, then 3% until 31/07/2027, then 2% until 31/07/2028, then 1% until 31/07/2029	£10,000 to £1 million	7.3	47RU	

2 year tracker rate (until 31 July 2026)

LTV	Initial rate	This reverts to	Product fee	Early repayment charge	Loan size (inc all fees)	APRC %	TSB Mortgage Pro code	Additional features
Up to 60%	6.14% (variable) at 0.89% above the BoE base rate**	BVR*, currently 9.59%	£0	No ERC	£10,000 to £1 million	9.1	47RV	
60% to 75%	6.29% (variable) at 1.04% above the BoE base rate**	BVR*, currently 9.59%	£0	No ERC	£10,000 to £1 million	9.1	47RW	

*Buy-to-Let Variable Rate, currently 9.59%

**Bank of England Base Rate, currently 5.25%

TSB Mortgage Pro Valuation fees.

Mortgage valuations fees for movers and first time buyers.

Property value greater than	Property value less than or equal to	Charge (inclusive of VAT)		
		Basic Valuation	Homebuyers Valuation	Building Survey
£0	£25,000	£0	£256	£466
£25,000	£50,000	£0	£256	£466
£50,000	£100,000	£0	£256	£466
£100,000	£150,000	£0	£278	£504
£150,000	£200,000	£0	£316	£570
£200,000	£250,000	£0	£406	£726
£250,000	£350,000	£0	£447	£798
£350,000	£450,000	£0	£536	£894
£450,000	£550,000	£0	£624	£941
£550,000	£650,000	£0	£714	£1,026
£650,000	£750,000	£0	£798	£1,112
£750,000	£850,000	£0	£896	£1,155
£850,000	£1,000,000	£0	£972	£1,240
£1,000,000	£1,250,000	£0	£1,051	£1,653
£1,250,000	£1,500,000	£0	£1,051	£1,891
£1,500,000	£1,750,000	£0	£1,051	£2,128
£1,750,000	£2,000,000	£0	£1,051	£2,366

If you'd like to discuss a case...

Contact your Business Development Manager
Click intermediary.tsb.co.uk/contact

TSB Intermediary line is open Monday to Friday 9am to 5pm. Calls may be monitored or recorded.

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